

BANKERS' BANK OF THE WEST BANCORP, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2249401	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$388	\$367	-5.3%		
Loans	\$207	\$167	-19.1%		
Construction & development	\$29	\$18	-36.3%		
Closed-end 1-4 family residential	\$6	\$7	6.1%		
Home equity	\$0	\$0			
Credit card	\$0	\$0	-7.6%		
Other consumer	\$0	\$0	-100.0%		
Commercial & Industrial	\$22	\$18	-20.0%		
Commercial real estate	\$95	\$73	-23.2%		
Unused commitments	\$47	\$52	10.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$66	235.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$7	\$17	140.0%		
Cash & balances due	\$128	\$79	-38.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$356	\$334	-6.3%		
Deposits	\$352	\$322	-8.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$32	\$33	5.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	8.7%	--		
Tier 1 risk based capital ratio	13.5%	16.6%	--		
Total risk based capital ratio	14.9%	17.9%	--		
Return on equity ¹	0.2%	4.6%	--		
Return on assets ¹	0.0%	0.4%	--		
Net interest margin ¹	2.5%	2.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	51.4%	55.5%	--		
Loss provision to net charge-offs (qtr)	19.8%	12.4%	--		
Net charge-offs to average loans and leases ¹	2.1%	10.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	32.6%	33.6%	3.2%	3.8%	--
Closed-end 1-4 family residential	32.2%	58.3%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	12.4%	7.2%	0.0%	3.2%	--
Commercial real estate	3.0%	1.3%	0.2%	0.1%	--
Total loans	12.8%	7.8%	0.5%	2.7%	--